

WHEN YOU CAN'T STAY AT HOME

There may come a time when you decide to look into alternative living arrangements. There are many choices available from senior housing to skilled nursing/rehabilitation facilities. What is the difference between a retirement community, independent living and an assisted living facility? How can you determine what is the best place for you? Before beginning to tour various facilities, it is important to assess your current and future situation in terms of finances, lifestyle and functional abilities. Some facilities may have programs for low or moderate income individuals, but most are market rate. Some provide personal care, others have meals & housekeeping. Most have some activities for the residents. This article will outline the major options available locally. There are two types of **independent housing** available to seniors. One type includes meals, housekeeping and activities in the monthly rental fee; the other is more traditional senior apartment living – either market rate or subsidized. Market rates vary depending on the services provided and the size of the apartment.

“Continuing Care Retirement Community” (CCRC) refers to those facilities that combine independent living and long term nursing care in one place. Most of these facilities require an initial “buy-in” similar to buying a condominium, with a monthly maintenance fee. A resident of a CCRC receives one meal/day, weekly housekeeping and many activities including fitness, education and cultural offerings. CCRCs are viewed as offering an insurance policy in the event one would need long term nursing care. Some have the capacity to provide “assisted living” at an additional cost. CCRCs require that a resident pass a medical evaluation prior to entry. Each facility has a range of fees and programs so it’s helpful to visit a few before making a decision.

Assisted Living offers apartment living with added supportive services, such as housekeeping, 3 meals/day, personal care (bathing, dressing), self-medication administration and 24 hour-a-day staff availability. Assisted Living is not a health care facility.

For those who have more complex or serious medical needs, **skilled nursing & rehabilitative facilities** (nursing homes) are licensed to provide health care and services. Most facilities offer two types of care – short-term and long term. Short-term care is utilized immediately following an acute illness or injury and is often paid by health insurance. Private resources, Long Term Care Insurance or MassHealth pay for long-term care.

If you have specific questions or would like review your personal situation with someone, call Kathy Laufer, LICSW at the Newton Senior Center – (617) 796-1660 or Meghan Kennedy (617) 796-1672 - for a confidential appointment.